

PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

|                     |                  |   |                         |               |
|---------------------|------------------|---|-------------------------|---------------|
| <b>Applicant:</b>   | Savasoglu et al. | ) | <b>Examiner:</b>        | See, Carol A. |
|                     |                  | ) |                         |               |
| <b>Serial No.:</b>  | 10/703,978       | ) | <b>Art Unit:</b>        | 3696          |
|                     |                  | ) |                         |               |
| <b>Filing Date:</b> | November 7, 2003 | ) | <b>Atty. Docket No.</b> | 030587        |

**Title:** SYSTEMS AND METHODS FOR ACCRETING REMARKETABLE CONVERTIBLE SECURITIES

**RESPONSE TO OFFICE ACTION**

K&L Gates LLP  
Pittsburgh, PA 15222  
November 25, 2009

**VIA ELECTRONIC FILING**

Mail Stop Amendment  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Dear Sir:

In response to the Office Action mailed May 26, 2009 ("the Office Action") in connection with the above-identified application, Applicants respond as follows, wherein:

**Claim Amendments** begin on page 2; and

**Remarks** begin on page 7.